

10/6/6779

ABSTRACT OF THE DISCLOSURE

- A Value Analyzer system is a data-driven computer-facilitated financial model that provides accurate and consistent profitability calculations using account and event data stored in a relational database managed by a relational database management system (RDBMS), wherein the account data comprises attributes of the accounts being measured and the event data comprises attributes of account-related transactions. A selector function uses selection criteria to select accounts and events from the relational database in order to generate a number of inputs for profitability calculations.
- 5

FOOT 629T00T

"Express Mail" mailing label number EL8159536104 S
Date of deposit December 10 2001
I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail First Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to:
Commissioner for Patents, Washington, D.C. 20231

Adriane M. Baird
(Printed Name)

Adriane M. Baird
(Signature)